

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
) Case No. 19-23480-GLT
Judith A. Harmon)
) Chapter 13
) Debtor(s).)
_____ X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- X a plan modification sought by: Debtor
- ☐ a motion to lift stay
as to creditor _____
- X Other: Debtor must respond to a Notice of Mortgage Payment Change, as well as payment of a secured creditor.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- X Amended Chapter 13 Plan dated 9/10/2021

is modified as follows:

X Debtor(s) Plan payments shall be changed from \$ 1,381 to \$1,330 per month, effective October 2022; and/or the Plan term shall be changed from months to months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: This stipulation will resolve the Notice of Mortgage Payment change for Claim No. 3 filed on 08/25/2022. The Claim of the Westmoreland County Clerk of Courts listed in Debtor's Plan Paragraph 3.2 is stricken as said claim has been paid in full as of February 2022 and judgment lien marked as satisfied. All prior payments are ratified, and funds previously placed on reserve may be used for other Plan funding.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

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SO ORDERED, this 15th Day of September, 2022

Dated: 9/15/2022


United States Bankruptcy Judge

Stipulated by:

/s/ Justin P. Schantz
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Judith A. Harmon
Debtor

Case No. 19-23480-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 15, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:

Recip ID	Recipient Name and Address
db	+ Judith A. Harmon, 229 Navajo Drive, Greensburg, PA 15601-4933
15116647	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15116648	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court:, Collection Service Center, Attn:Collection Center, P. O. Box 14931, Pittsburgh, PA 15234
15116655	+ Peoples Natural Gas, P. O. Box 6766, Pittsburgh, PA 15212-0766
15116657	+ Radiologic Consultants LTD, 717 East Pittsburgh Street, Greensburg, PA 15601-2636
15116659	+ Westmoreland County Clerk of Courts, Courthouse Annex, 2 North Main Street, Greensburg, PA 15601-2405

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15116649	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2022 23:43:00	Commonwealth of PA Dept. of Revenue, Department 280946, Harrisburg, PA 17128-0946
15116650	Email/Text: llohr@excelahealth.org	Sep 15 2022 23:42:00	Excelsa Health Medical Group, 134 Industrial Park Blvd., Suite 1500, Greensburg, PA 15601
15116652	Email/Text: Bankruptcy@FMAAlliance.com	Sep 15 2022 23:43:00	FMA Alliance, Ltd, 12339 Cutten Road, Houston, TX 77066
15116651	+ Email/Text: bankruptcy@fncbinc.com	Sep 15 2022 23:42:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
15116653	Email/Text: GCSBankruptcy@gcserv.com	Sep 15 2022 23:42:00	GC Services Limited Partnership, Collection Agency Division, 6330 Gulfport, Houston, TX 77081
15116654	Email/Text: Bankruptcy@ICSystem.com	Sep 15 2022 23:43:00	IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164
15156556	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2022 23:42:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15116656	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2022 23:42:00	PNC Mortgage, 3232 Nemark Drive, Miamisburg, OH 45342
15124112	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 15 2022 23:48:25	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15144851	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 15 2022 23:43:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15116658	Email/Text: bankruptcy@firstenergycorp.com	Sep 15 2022 23:43:00	West Penn Power, 76 South Main Street, Akron, OH 44308-1890

TOTAL: 11

BYPASSED RECIPIENTS

District/off: 0315-2

User: auto

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Date Rcvd: Sep 15, 2022

Form ID: pdf900

Total Noticed: 17

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr		PNC BANK NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Justin P. Schantz	on behalf of Debtor Judith A. Harmon jschantz@my-lawyers.us colecchia542@comcast.net;sshopley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5